

Information to identify the case:			
Debtor 1	Nolan R. Larry		
	First Name	Middle Name	Last Name
Debtor 2	Ashley N. Larry		
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 16-22712-GLT			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Nolan R. Larry

Ashley N. Larry

11/15/21

By the court: Gregory L. Taddonio
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Nolan R. Larry
Ashley N. Larry
Debtors

Case No. 16-22712-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Nov 15, 2021

User: dkam
Form ID: 3180W

Page 1 of 3
Total Noticed: 34

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 17, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Nolan R. Larry, Ashley N. Larry, 108 Jeanine Court, Trafford, PA 15085-1229
cr	+ Peoples Natural Gas Company LLC, 225 North Shore Drive, Attention: Barbara Rodgers, Pittsburgh, PA 15212-5861
14263207	+ FNB Cons Disc Co, 4313 Walnut Street, Suite 29, McKeesport, PA 15132-6100
14263206	+ Fed Loan Serv, P.O. Box 60610, Harrisburg, PA 17106-0610
14263211	+ Mariner Finance, 8211 Town Center Drive, Nottingham, MD 21236-5904
14322962	U.S. Department of Education, c/o Fedloan Servicing, P.O. Box 69184, Harrisburg, PA 17106-9184
14263214	+ Westmoreland Federal Empl CU, 238 S. Pennsylvania Avenue, Suite 112, Greensburg, PA 15601-3601

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Nov 16 2021 04:23:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Nov 15 2021 23:29:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Nov 16 2021 04:23:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Nov 15 2021 23:29:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: PRA.COM	Nov 16 2021 04:23:00	PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067
14302670	EDI: BECKLEE.COM	Nov 16 2021 04:23:00	American Express Centurion Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14263200	+ EDI: AMEREXPR.COM	Nov 16 2021 04:23:00	Amex, P.O. Box 297871, Fort Lauderdale, FL 33329-7871
15198189	+ Email/Text: bankruptcy@avidac.com	Nov 15 2021 23:29:00	Avid Acceptance, LLC, 6995 Union Park Center, Ste 450, Cottonwood Heights, UT 84047-6145
14263201	EDI: CAPITALONE.COM	Nov 16 2021 04:23:00	Capital One Bank USA, N.A., 15000 Capital One Drive, Richmond, VA 23238
14287030	EDI: CAPITALONE.COM	Nov 16 2021 04:23:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
14310220	EDI: BL-BECKET.COM	Nov 16 2021 04:23:00	Capital One NA, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14263202	+ EDI: CAPITALONE.COM	Nov 16 2021 04:23:00	Capital One/Best Buy, P.O. Box 30253, Salt Lake

District/off: 0315-2

User: dkam

Page 2 of 3

Date Rcvd: Nov 15, 2021

Form ID: 3180W

Total Noticed: 34

			City, UT 84130-0253
14301097	+ Email/Text: bankruptcy@cavps.com	Nov 15 2021 23:29:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
14263204	+ EDI: CITICORP.COM	Nov 16 2021 04:23:00	Citi, P.O. Box 6241, Sioux Falls, SD 57117-6241
14263205	+ Email/PDF: creditonebknotifications@resurgent.com	Nov 15 2021 23:27:59	Credit One Bank, N.A., P.O. Box 98875, Las Vegas, NV 89193-8875
14263203	EDI: JPMORGANCHASE	Nov 16 2021 04:23:00	Chase Card, P.O. Box 15298, Wilmington, DE 19850
14263208	+ Email/Text: PBNCNotifications@peritussservices.com	Nov 15 2021 23:29:00	Kohls/Capital One, N56 W 17000 Ridgewood Drive, Menomonee Falls, WI 53051-5660
14295990	Email/PDF: resurgentbknotifications@resurgent.com	Nov 15 2021 23:28:00	LVNV Funding, LLC its successors and assigns as, assignee of FNB, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14330453	Email/PDF: resurgentbknotifications@resurgent.com	Nov 15 2021 23:27:59	LVNV Funding, LLC its successors and assigns as, assignee of ACL Consumer Loan Trust IV, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14309892	Email/PDF: resurgentbknotifications@resurgent.com	Nov 15 2021 23:28:00	LVNV Funding, LLC its successors and assigns as, assignee of Citibank, N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14741971	Email/PDF: resurgentbknotifications@resurgent.com	Nov 15 2021 23:28:11	LVNV Funding, LLC its successors and assigns as, PO Box 10587, Greenville, SC 29603-0587
14271568	Email/Text: camanagement@mtb.com	Nov 15 2021 23:29:00	Lakeview Loan Servicing, LLC, c/o M&T Bank, P.O. Box 840, Buffalo, NY 14240-0840
14263209	+ Email/Text: bk@lendingclub.com	Nov 15 2021 23:29:00	Lending Club Corp, 71 Stevenson Street, Suite 300, San Francisco, CA 94105-2985
14263210	Email/Text: camanagement@mtb.com	Nov 15 2021 23:29:00	M&T Bank, 1 Fountain Plz, Buffalo, NY 14203
14263212	+ EDI: AGFINANCE.COM	Nov 16 2021 04:23:00	One Main Financial, P.O. Box 499, Hanover, MD 21076-0499
14302094	+ EDI: AGFINANCE.COM	Nov 16 2021 04:23:00	Onemain Financial, 605 Munn Road, FT Mill, SC 29715-8421
14401051	EDI: PRA.COM	Nov 16 2021 04:23:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
14334305	EDI: PRA.COM	Nov 16 2021 04:23:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14263213	+ EDI: RMSC.COM	Nov 16 2021 04:23:00	Synch/Jewelry Accents, c/o P.O. Box 965036, Orlando, FL 32896-0001

TOTAL: 29

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Duquesne Light Company
cr		Lakeview Loan Servicing, LLC

TOTAL: 2 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities

District/off: 0315-2

User: dkam

Page 3 of 3

Date Rcvd: Nov 15, 2021

Form ID: 3180W

Total Noticed: 34

in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 17, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 15, 2021 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Lakeview Loan Servicing LLC bnicholas@kmlawgroup.com
Brian J. Bleasdale	on behalf of Joint Debtor Ashley N. Larry bleasdb@yahoo.com
Brian J. Bleasdale	on behalf of Debtor Nolan R. Larry bleasdb@yahoo.com
Joshua I. Goldman	on behalf of Creditor Lakeview Loan Servicing LLC jgoldman@kmlawgroup.com, angelica.reyes@padgettlawgroup.com
Maria Miksich	on behalf of Creditor Lakeview Loan Servicing LLC mmiksich@kmlawgroup.com
Matthew John McClelland	on behalf of Creditor Lakeview Loan Servicing LLC bkgroup@kmlawgroup.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Peter J. Ashcroft	on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com ckutch@ecf.courtdrive.com;acarr@bernsteinlaw.com
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com Equitablebankruptcy@peoples-gas.com

TOTAL: 10